

● Non-Consolidated Balance Sheets (Parent Company)

THE 77 BANK, LTD.

March 31, 2011 and 2010

	Millions of Yen		Thousands of U.S. Dollars
	2011	2010	2011
Assets:			
Cash and due from banks	¥ 443,521	¥ 324,541	\$ 5,333,986
Call loans and bills bought	992	4,225	11,930
Debt purchased	19,981	16,128	240,300
Trading account securities	23,906	28,334	287,504
Money held in trust	45,431	47,666	546,374
Investment securities	2,118,075	1,932,224	25,472,940
Loans and bills discounted	3,505,752	3,451,146	42,161,779
Foreign exchange assets	3,493	1,208	42,008
Tangible fixed assets:			
Buildings	11,569	11,734	139,134
Land	21,423	22,130	257,642
Lease assets	771	849	9,272
Construction in progress		1,491	
Other tangible fixed assets	2,758	3,526	33,168
Intangible fixed assets	380	369	4,570
Deferred tax assets	37,052	22,133	445,604
Customers' liabilities for acceptance and guarantees	27,804	31,679	334,383
Other assets	21,698	17,901	260,950
Reserve for possible loan losses	(95,639)	(43,006)	(1,150,198)
Total	¥6,188,974	¥5,874,285	\$74,431,437
Liabilities:			
Deposits	¥5,636,439	¥5,364,765	\$67,786,398
Call money	64,441	41,402	774,996
Payables under securities lending transaction	817	18,020	9,825
Borrowed money	93,704	293	1,126,927
Foreign exchange liabilities	56	99	673
Liability for retirement benefits	41,266	45,162	496,283
Reserve for reimbursement of deposits	218	214	2,621
Reserve for contingents losses	1,315	659	15,814
Acceptances and guarantees	27,804	31,679	334,383
Reserve for loss on disaster	838		10,078
Other liabilities	25,576	25,474	307,588
Total liabilities	5,892,479	5,527,771	70,865,652
Equity:			
Common stock	24,658	24,658	296,548
Capital surplus	7,842	7,843	94,311
Retained earnings	247,820	281,110	2,980,396
Treasury stock	(4,157)	(2,131)	(49,993)
Total stockholders' equity	276,164	311,480	3,321,274
Unrealized gain on available-for-sale securities	20,491	35,480	246,434
Deferred gain on derivatives under hedge accounting	(412)	(557)	(4,954)
Total valuation adjustments	20,078	34,922	241,467
Stock acquisition rights	251	110	3,018
Total equity	296,495	346,513	3,565,784
Total	¥6,188,974	¥5,874,285	\$74,431,437